



KEHP/Virgin HealthMiles

Frequently Asked Questions

General Questions

When is the HealthMiles program available?

HealthMiles will be available to all KEHP-covered employees, their adult dependents, and early retirees on January 1, 2009.

What is the HealthMiles program?

The HealthMiles program is a physical activity program that rewards members for taking better care of themselves.

Why should I be interested in an activity program?

Research has shown that increased daily physical activity is important in improving your health and fitness. Individuals getting the recommended amount of activity tend to be happier, healthier and more productive. So if you're looking to improve your health, lose some weight or boost your energy level, HealthMiles can provide you with tools, motivation, and financial incentive to help you succeed.

How often do I have to exercise to make a difference in my health?

We recommend 30 minutes of accumulated, moderate activity at least 5 days a week. This equals about 7,000 steps a day. Opt for the stairs instead of the elevator, take the dog for a jog on the beach, start a lunchtime walking group at work. It all adds up.

What are the main components of the HealthMiles program?

We give you the tools to track your physical activity and reward you for doing so:

- GoZone – your pedometer
- LifeZone – your personal website
- HealthMiles – points you earn in the program
- HealthCash – money you earn or win by participating in the program
- HealthCash Drawings – monthly drawing for which you earn chances to win HealthCash based on program activity
- Rebate Center – An online shopping center (with more than 500 retailers) where you can shop online and receive rebates in the form of HealthCash. The rebate amount is based on the HealthMiles Level you have achieved in the program and varies by participating retailer.

What are my HealthMiles membership options?

Upon enrollment, you have two options:

- A. Basic Program - you get all the components listed above.
- B. One of the HealthCash rewards packages (\$150 or \$300) - you get everything in the Basic Program plus additional HealthCash as you advance through the reward levels. Everyone starts at level one, and as you earn HealthMiles, you advance to as high as level five in a twelve month time period.

Can I switch between membership options?

You can only select one of the HealthCash rewards packages when you join, or within 60 days of when you join. If you do select a rewards package within that 60 day window, you will remain in the Basic Program until your enrollment anniversary date. At that time, you will have another 60 days to upgrade or downgrade to one of the HealthCash rewards packages.

If you select one of the HealthCash rewards packages, you can cancel that membership and move to the Basic Program at any time.

What is the cost of the program?

The Basic Program costs only \$1.50 per month if you are an employee or early retiree and a member of KEHP. The cost is \$2.50 per month if you are an adult dependent of an employee or early retiree and a member of KEHP.

Virgin also has two reward packages available. The total cost for those is the Basic Program fee (either \$1.50 or \$2.50 per month as mentioned above) plus a monthly rewards package fee, depending on which you choose. See the table below for prices:

		HEALTHCASH PAYOUTS				
HEALTHCASH REWARD LEVEL	COST/MO	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5
\$150	\$6.99	--	\$25	\$25	\$50	\$50
\$300	\$9.99	--	\$25	\$75	\$100	\$100

For example, John Smith is a Commonwealth employee and KEHP member. He purchases the \$300 rewards package. John pays \$11.49 per month (\$1.50 for the basic program and \$9.99 for the \$300 rewards package). John can earn up to \$300 per year by being active, is eligible for monthly HealthCash drawings, and can earn rebates in the form of HealthCash when he shops online in the HealthMiles Rebate Center.

In this example, John's membership cost for the year would be \$137.88 (\$11.49 x 12 months), and his benefits could be:

➤ Attained Level 4 status (\$25 + \$75 + \$100)	=	\$200
➤ Won second prize in one of the monthly HealthCash drawings	=	\$250
➤ Purchased \$2,000 of goods and services online (ave. 4% rebate)	=	\$ 80

TOTAL ANNUAL BENEFITS	=	\$530

How can I join the HealthMiles program?

Visit the appropriate website listed below to join. It only takes a few minutes and then you will be well on your way to a healthier you!

Employees & Early Retirees – <http://www.virginhealthmiles.com/kehpemployees>

Adult Dependents - <http://www.virginhealthmiles.com/kehpdependents>

Waivers, Friends and Family - <http://www.virginhealthmiles.com/getactive>

Is my health and fitness data safe and protected?

Yes – your data is secure. Your personal health information will never be revealed to anyone other than you, unless you have given specific permission. As part of the enrollment process, we will provide you with details on the privacy policy.

What is the HealthMiles cancellation policy?

You may cancel the program at any time, by calling the Virgin HealthMiles Call Center at 866-852-6898 during regular business hours and by giving 30 days notice.

Why can I only have my adult dependents?

The HealthMiles program is currently designed for adults aged 18 years or older. Currently, the program is not available for children under the age of 18.

What age do my dependents have to be to be eligible?

Your dependents need to be 18 years of age or older to participate in the HealthMiles program.

Earning and Redeeming HealthMiles

What are "HealthMiles"?

"HealthMiles" are our version of reward points. It's what you earn for participating in the HealthMiles program. Earn HealthMiles for tracking your daily activity, regularly taking health measurements and demonstrating improvement in your overall health & fitness levels. The more you engage in the program, the more HealthMiles you can earn.

How do I earn HealthMiles?

Wear your GoZone pedometer every day. This little gadget is core to the program and the best way to earn HealthMiles. The more active you are, the more steps you take, the more HealthMiles you earn. Upload your steps a couple times a week; your GoZone remembers which steps you took on which day.

WHAT YOU DO

Wear your GoZone & take:

less than 7,000 steps
at least 7,000 steps
at least 12,000 steps
at least 20,000 steps

WHAT YOU GET

20 HealthMiles per day
60 HealthMiles per day
80 HealthMiles per day
100 HealthMiles per day

Strap on a heart rate monitor (HRM). We've teamed up with Polar™ to invite the fitness fanatics among us to earn more HealthMiles for more intense workouts. Use the one you've got or buy one on the LifeZone at a great discount. Visit the About Activity page to find out more about how it works.

Wear your Polar HRM and workout for:

less than 20 minutes	20 HealthMiles per day
at least 20 minutes at vigorous intensity	60 HealthMiles per day
at least 30 minutes at moderate intensity	60 HealthMiles per day

Add Entries to your Activity Journal. If you're not ready for a heart rate monitor but still want to log activities not captured with your GoZone pedometer, this is the place. You can also set targets, track sessions, watch calories burn – it's a one-stop shop for monitoring all of your activity.

(Max of 100 HealthMiles per day for GoZone steps + Polar HRM workouts + self-entered activities)

Visit the LifeZone website. Read up on health & fitness news, spend your hard-earned your activity, get big rebates when you shop in our Rebate Center – what's not to love on the LifeZone?

Visit as often as you like:

www.virginhealthmiles.com

10 HealthMiles per visit

(up to 20 per week)

Get into Challenges. Rally your friends and coworkers together (or against each other) to active you can be. Check out Section 4 for more details on the different types of challenges.

Join a Corporate challenge

200 HealthMiles per challenge

Create your own challenge

50 HealthMiles per challenge

(up to 500 per year)

Take your HealthSnapshot. Complete the 15 minute health & fitness questionnaire on the LifeZone once a year. We'll remind you about it again when you hit your anniversary date.

Complete your Health Snapshot

1000 HealthMiles

(1 per year)

Take your measurements. Your blood pressure, weight / body mass index (BMI), and body fat percentage are important indicators of overall health, so it's important to measure up on a regular basis. Earn HealthMiles for taking your measurements on the HealthZone, and then earn extra if they improve or were good to begin with.

Take all 3 measurements* on the HealthZone	200 HealthMiles per month
Ideal or improved weight/BMI	150 HealthMiles per month
Ideal or improved body fat	150 HealthMiles per month
Ideal or improved blood pressure	150 HealthMiles per month
*weight, body fat & blood pressure	

No HealthZone in your area? We still want you to stay on top of these important stats. Enter them yourself on the LifeZone in the Measure section.

Take and enter all 3 measurements* yourself	50 HealthMiles per month
Ideal or improved weight/BMI (self-entered)	50 HealthMiles per month
Ideal or improved body fat (self-entered)	50 HealthMiles per month
Ideal or improved blood pressure (self-entered)	50 HealthMiles per month
*weight, body fat & blood pressure	

What are Levels and how many HealthMiles do I have to earn to get to each one?

There are 5 Reward Levels. New members start at Level 1, and when you've earned 6,000 HealthMiles, you will reach Level 2. At 12,000 HealthMiles you reach Level 3; at 24,000 HealthMiles you reach Level 4; and at 36,000 HealthMiles you reach Level 5. There's a great page on the LifeZone website that helps you understand the different things you can do to get to each Level, but in general, you can earn lots of HealthMiles that will put you in the higher levels with lots of regular, moderate activity (and by that we mean you don't have to run marathons to reach Level 5!)

Levels are particularly important to HealthCash Rewards members because the higher the levels you attain, the greater the HealthCash payouts you earn!

But Levels are important to Basic members, as well. The higher the levels, the higher the rebates you earn when you shop at the Rebate Center. At Level One, you may get a 2% rebate (rates vary by retailer), but at Level Five, you may get a 6% rebate!

How can I spend my HealthCash?

Spending your HealthCash is easy. You can choose to:

- A. Get gift cards to over 50 national retailers or
- B. Get a check!

Both can be accomplished on your LifeZone when you want to redeem your HealthCash.

Does my HealthCash Expire?

You can redeem your HealthCash at any time up to two years from the date the HealthCash is earned, as long as you're still a member. As you approach the two year anniversary of when you earned the HealthCash, we'll send you a reminder that it needs to be redeemed or it will expire.

If I cancel my HealthMiles membership, can I still use my HealthCash?

After notifying the Virgin HealthMiles Call Center (866-852-6898) that you are leaving the program, you have 30 days to keep earning HealthMiles and spend any remaining HealthCash in your account. Once the 30 day notification period is up, you can no longer spend your HealthCash.

If I enroll in the Virgin HealthMiles program as an employee and resign from the Commonwealth, can I continue to participate in the Virgin HealthMiles program?

If you resign from the Commonwealth and are no longer eligible for HealthMiles as a KEHP member, you can continue your HealthMiles membership through the Virgin Friends and Family program. Simply log into your account *after* your membership expires and you'll be prompted to sign up for one of the different reward options.

If I resign and enroll in the Get Active program, will I have to pay the \$29.99 joining fee to join Get Active?

If you enroll in the Virgin Friends and Family program after leaving the Commonwealth, the \$29.99 joining fee is waived. You should continue to use your old GoZone pedometer.

The GoZone Pedometer

Once I order a GoZone pedometer from the LifeZone website, when can I expect it to arrive?

Shipped through the United States Postal Service, your package should arrive within 5-10 days in the US.

How often should I upload the data captured by my GoZone pedometer?

We recommend uploading your GoZone data once or twice a week. Make sure you upload your GoZone at least once every 14 days; otherwise, you'll miss out on being rewarded for all your steps!

If I lose my GoZone pedometer, can someone use it to access my personal information?

No. Your GoZone pedometer is registered to you and only through access via username and password can your information be viewed.

How do I get a replacement GoZone pedometer if mine is defective?

Your GoZone pedometer is protected under a one-year warranty, so if you find it's defective, please contact our Call Center 866-852-6898 for assistance.

The HealthCash Challenge

Who is eligible to participate in the monthly HealthCash Challenge?

All KEHP HealthMiles members are eligible for participation in the Challenge.

What do I need to do to participate?

It's simple – the more you are active in the HealthMiles program, the greater your chances of winning. Activity gets you the following Challenge entries:

- each day that your GoZone registers 7,000 steps or more – 1 entry
- participation in other designated KEHP wellness programs – 5 entries
- participation in one of the HealthCash Reward Levels gets you more entries:
 - o \$150 Reward Level = double your entries!
 - o \$300 Reward Level = triple your entries!
 - o \$500 Reward Level = quadruple your entries! (Only applies to those that joined in \$500 reward level in 2009)

What are the prizes and how are winners determined?

Each month the following prizes are distributed:

- (2) \$500 prizes
- (30) \$250 prizes
- (75) \$100 prizes
- (100) \$50 prizes

Winners are drawn via a computer-generated random selection of KEHP participants only. Remember – the more you play, the more it pays!

Physical and Medical Conditions

I have a diagnosed physical disability that prohibits me from being as active as others. How can I earn HealthMiles?

Your physician can sign a form letting us know that your disability or condition prohibits you from being as physically active as others. Call the Virgin HealthMiles Call Center (866-852-6898) and we'll send you the form. Instead of earning HealthMiles with your pedometer, you can earn 60 HealthMiles each day you enter your activity in the Activity Journal.

What's the best way for me to earn HealthMiles if I'm pregnant?

We encourage you to stay physically active during your pregnancy and earn HealthMiles with your GoZone pedometer. We also recommend you continue to take your bio-measurements monthly, for which you'll also earn HealthMiles.